

Information to identify the case:

Debtor 1 **Charlotte Mitchell**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9010**
EIN ---
Social Security number or ITIN ---
EIN ---

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-31374**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charlotte Mitchell

February 13, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Charlotte Mitchell
DebtorCase No. 17-31374-PSH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ccabrales
Form ID: 318Page 1 of 2
Total Noticed: 44

Date Rcvd: Feb 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2018.

db
 26120707 +Charlotte Mitchell, 8015 Lincoln Ln., Frankfort, IL 60423
 26120715 +Caliber Home Loans, Po Box 24610, Oklahoma City, OK 73124-0610
 26120716 +Chasmccarthy, 705 N. East St., Bloomington, IL 61701-3045
 26120717 +Citi, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
 26120732 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 Saint Louis, MO 63179-0040
 26120732 +Keith Shindler, 1990 E. Algonquin Rd, Suite 180, Schaumburg, IL 60173-4164
 26120733 +Kennth J. Donkel, 7220 W. 194th St. #105, Tinley Park, IL 60487-9228
 26120740 +SST/Columbus Bank & Trust, Po Box 3997, Saint Joseph, MO 64503-0997
 26120739 +SST/Columbus Bank & Trust, Attn: Bankruptcy Dept., Po Box 3997, St Joseph, MO 64503-0997
 26120738 +Sst/cigpficorp, 4315 Pickett Rd., Saint Joseph, MO 64503-1600
 26120741 United Biologics LLC dba United Allergy, c/o Kenneth J. Donkel,
 7720 W. 194th St., St. #105, Tinley Park, IL 60487
 26120742 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 26120743 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 26120744 +Zwicker & Associates P.C., 7366 N. Lincoln Ave., Suite 404, Lincolnwood, IL 60712-1741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 26120700 +EDI: QZLZIELINSKI.COM Feb 14 2018 01:43:00 Zane Zielinski, Trustee, Zane Zielinski P.C.,
 6336 North Cicero, Suite 201, Chicago, IL 60646-4448
 26120701 +EDI: MERRICKBANK.COM Feb 14 2018 01:43:00 Advanta Bk, Welsh and McKean Roads,
 Po Box 844, Spring House, PA 19477-0844
 26120702 +EDI: MERRICKBANK.COM Feb 14 2018 01:43:00 Advanta Bk, Po Box 9217,
 Old Bethpage, NY 11804-9017
 26120703 +EDI: AMEREXPR.COM Feb 14 2018 01:43:00 American Express, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 26120704 +EDI: AMEREXPR.COM Feb 14 2018 01:43:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 26120706 +EDI: AMEREXPR.COM Feb 14 2018 01:43:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 26120707 EDI: BANKAMER.COM Feb 14 2018 01:43:00 Bank of America, Po Box 982238,
 El Paso, TX 79998
 26120708 +EDI: BANKAMER.COM Feb 14 2018 01:43:00 Bank of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 26120709 EDI: CAPITALONE.COM Feb 14 2018 01:43:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 26120710 +EDI: CAPITALONE.COM Feb 14 2018 01:43:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 26120711 +EDI: CAPITALONE.COM Feb 14 2018 01:43:00 Capital One Bank, P.O. Box 6492,
 Carol Stream, IL 60197-6492
 26120712 +EDI: CAPITALONE.COM Feb 14 2018 01:43:00 Capital One/Carson,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 26120713 +EDI: CHASE.COM Feb 14 2018 01:43:00 Chase Card, Attn: Correspondence Dept.,
 Po Box 15298, Wilmington, DE 19850-5298
 26120714 +EDI: CHASE.COM Feb 14 2018 01:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 26120718 +EDI: CITICORP.COM Feb 14 2018 01:43:00 Citibank/The Home Depot, Po Box 6497,
 Sioux Falls, SD 57117-6497
 26120719 +EDI: WFNNB.COM Feb 14 2018 01:43:00 Comenity Bank/Carsons, Po Box 182125,
 Columbus, OH 43218-2125
 26120720 +EDI: WFNNB.COM Feb 14 2018 01:43:00 Comenity Bank/Carsons, 3100 Easton Square Pl.,
 Columbus, OH 43219-6232
 26120721 +EDI: WFNNB.COM Feb 14 2018 01:43:00 Comenity Bank/Express, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 26120722 +EDI: WFNNB.COM Feb 14 2018 01:43:00 Comenity Bank/Express, Po Box 182789,
 Columbus, OH 43218-2789
 26120723 +EDI: WFNNB.COM Feb 14 2018 01:43:00 Comenity Bank/Harlem Furniture, Po Box 182125,
 Columbus, OH 43218-2125
 26120724 +EDI: WFNNB.COM Feb 14 2018 01:43:00 Comenity Bank/Harlem Furniture, Po Box 182789,
 Columbus, OH 43218-2789
 26120725 EDI: IRS.COM Feb 14 2018 01:43:00 Department of the Treasury, Internal Revenue Service,
 Po Box 7346, Philadelphia, PA 19101-7346
 26120727 E-mail/Text: bankruptcy@gbmail.com Feb 14 2018 02:41:58 Guaranty Bank,
 4000 W Brown Deer Rd, Milwaukee, WI 53209
 26120726 E-mail/Text: bankruptcy@gbmail.com Feb 14 2018 02:41:58 Guaranty Bank, Attn: Bankruptcy,
 4000 West Brown Deer Rd, Milwaukee, WI 53209
 26120728 +E-mail/Text: des.claimantbankruptcy@illinois.gov Feb 14 2018 02:42:25
 Illinois Department of Employment Sec., Po Box 4385, Chicago, IL 60680-4385
 26120729 E-mail/Text: rev.bankruptcy@illinois.gov Feb 14 2018 02:40:14
 Illinois Department of Revenue, Bankruptcy Section, Po Box 64338, Chicago, IL 60664-0338
 26120734 +E-mail/Text: zshepherd@loantolearn.com Feb 14 2018 02:40:07 Loan To Learn,
 45610 Woodland Rd., Suite 37, Sterling, VA 20166-4219
 26120736 +EDI: NAVIENTFKASMSERV.COM Feb 14 2018 01:43:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500

District/off: 0752-1

User: ccabrales
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

26120735 +EDI: NAVIENTFKASMSERV.COM Feb 14 2018 01:43:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500

26120737 +EDI: SWCR.COM Feb 14 2018 01:43:00 Southwest Credit Systems, 4120 International Pkwy., Suite 110, Carrollton, TX 75007-1958

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26120710* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr., Richmond, VA 23238)

26120730* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Centralized Insolvency Operation, Po Box 21126, Philadelphia, PA 19114-0326)

26120731* +Internal Revenue Service, Department of Treasury, Po Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2018 at the address(es) listed below:

Joseph S Davidson on behalf of Debtor 1 Charlotte Mitchell jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Zane Zielinski, Trustee trustee@zanezielinski.com, zzielinski@ecf.epiqsystems.com

TOTAL: 3